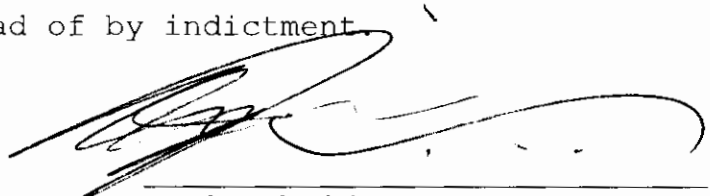



UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

- - - - - X
: UNITED STATES OF AMERICA : WAIVER OF INDICTMENT
: - v. - : S3 22 Cr. 650 (JPO)
: JOEL ZUBAID, :
: Defendant. :
: - - - - - X

The above-named defendant, who is accused of violating Title 18, United States Code, Sections 2, 371, 1028A, 1343, 1344, 1349, 1951, 1956(h), and 1956(a)(1)(b)(i), being advised of the nature of the charge and of his rights, hereby waives, in open Court, prosecution by indictment and consents that the proceeding may be by information instead of by indictment.


Joel Zubaid
Defendant


Bob Hartmann, Esq.
Counsel for Defendant

Date: New York, New York
January 12, 2024